B1 (Official Form 1) (04/S) 15-39172 Doc 1	Filed 11/17/15	Entered 11/	17/15 14:35:47	Desc Main	
United States Bankrup	TCY Document_	Page 1 of 9	VOLUN	TARY PETITION	
Name of Debtor (if individual, enter Last, First, Middle):	near,	<u>laurence</u>	tor (Spouse) (Last, First, M		
, and the second	£				
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):		All Other Names u	sed by the Joint Debtor in the laiden, and trade names):	he last 8 years	
, , , , , , , , , , , , , , , , , , , ,		(merade married, in	iaiden, and dade names).		
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITI)	N)/Complete ElN	Last four digits of S	Soc. Sec. or Individual-Tax	payer I.D. (ITIN)/Complete EIN	
(if more than one, state all):	•	(if more than one, s	state all);	and the state of t	
Street Address of Debtor (No. and Street, City, and State):		Street Address of J	oint Debtor (No. and Street,	. City, and State):	
1443 (e) 99 th Street					
1443 W.99th Street Chicago, 16					
County of Residence or of the Principal Place of Business:	ZIP CODE &C643	County of Residence	ZIP CODE  County of Residence or of the Principal Place of Business:		
Mailing Address of Debtor (if different from street address):					
Manning Address of Deotor (11 different from street address):		Mailing Address of	Joint Debtor (if different fr	om street address):	
	ZIP CODE			ZIP CODE	
Location of Principal Assets of Business Debtor (if different f	rom street address above)				
Type of Debtor	Nature of	Business	Chapter of Bank	ZIP CODE cruptcy Code Under Which	
(Form of Organization) (Check <b>one</b> box.)	(Check one box.)		the Petition i	s Filed (Check one box.)	
Individual (includes Joint Debtors)	Health Care Bus		Chapter 7	Chapter 15 Petition for	
See Exhibit D on page 2 of this form.	Single Asset Re 11 U.S.C. § 101	al Estate as defined in (51B)	Chapter 9 Chapter 11 Chapter 12 Chapter 13	Recognition of a Foreign Main Proceeding	
Corporation (includes LLC and LLP) Partnership	Railroad Stockbroker		Chapter 12 Chapter 13	Chapter 15 Petition for	
Other (If debtor is not one of the above entities, check	Commodity Bro	ker	EX Chapter 13	Recognition of a Foreign Nonmain Proceeding	
this box and state type of entity below.)	Clearing Bank Other				
Chapter 15 Debtors	Tax-Exen (Check box, i	ipt Entity		ture of Debts	
Country of debtor's center of main interests:	_		Debts are primarily of	eck <b>one</b> box.) consumer	
Each country in which a foreign proceeding by, regarding, or	xempt organization the United States	debts, defined in 11 § 101(8) as "incurred			
against debtor is pending:	individual primarily				
			personal, family, or household purpose."		
Filing Fee (Check one box.)		Check one box:	Chapter 11 Deb	tors	
Full Filing Fee attached.  Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D).  Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).					
Filing Fee to be paid in installments (applicable to indivi-	duals only). Must attach	Debtor is not a	small business debtor as de	efined in 11 U.S.C. § 101(51D).	
signed application for the court's consideration certifying unable to pay fee except in installments. Rule 1006(b).	that the debtor is See Official Form 3A	Check if:  Debtor's aggre	gate poncontingent liquidat	ad debte (aveloding debte could to	
Filing Fee waiver requested (applicable to chapter 7 indiv		insiders or affi	insiders or affiliates) are less than \$2,490,925 (amount subject to adjustment		
attach signed application for the court's consideration. S	ee Official Form 3B.	On 4/U1/16 and	l every three years thereafte	er). 	
		Check all applicable boxes:  A plan is being filed with this petition.			
	petition from one or more classes				
Statistical/Administrative Information		i or creditors, in	accordance with 11 U.S.C.	§ 1126(b).  THIS SPACE IS FOR	
Debtor estimates that funds will be available for dist Debtor estimates that, after any exempt property is e	ribution to unsecured cre	ditors.		COURT USE ONLY	
Debtor estimates that, after any exempt property is e distribution to unsecured creditors.	xcluded and administrati	ve expenses paid, there	will be no funds available f	or	
Estimated Number of Creditors					
1-49 50-99 100-199 200-999 1,000-	5,001- I	0,001- 25,001-	□ F I J	ED	
5,000	,	5,000 50,000	UNITED STATES B	ANKRUPTCY COURT	
Estimated Assets					
\$0 to \$50,001 to \$100,001 to \$500,001 \$1,000,	□ □ □ 001 \$10,000,001 \$	]	<b>NOV 1</b> 0,001 \$500,000,001 N	7 2015	
\$50,000 \$100,000 \$500,000 to \$1 to \$10	to \$50 to	\$100 to \$500	to \$1 billion \$	l billion	
million million Estimated Liabilities	million n	illion million		LSTEADT, CLERK	
\$0 to \$50,001 to \$100,001 to \$500,001 \$1,000.		_		]	
\$50,000 \$100,000 \$500,000 to \$1 to \$10	to \$50 to	50,000,001 \$100,000 \$100 to \$500		lore than l billion	
million million	million m	illion million		ı	

Bt (Official Form 1) (Ost St. 15-39172 Doc 1 Filed 11/17/15 Voluntary Petition Document	Entered 11/17/15 14:35:47	Desc Main Page 2		
(This page must be completed and filed in every case.)	Mage02-ofs9			
All Prior Bankruptcy Cases Filed Within Last 8 Location	Years (If more than two, attach additional shee Case Number:	t.) Date Filed:		
Where Filed: Location	Case Number:			
Where Filed:		Date Filed:		
Pending Bankruptcy Case Filed by any Spouse, Partner, or Af Name of Debtor:	filiate of this Debtor (If more than one, attach a Case Number:	additional sheet.) Date Filed:		
District:	Relationship:	Judge:		
Exhibit A  (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)  Exhibit A is attached and made a part of this petition.	Exhibit B  (To be completed if debtor is an individual whose debts are primarily consumer debts.)  I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice required by II U.S.C. § 342(b).			
		Date)		
Does the debtor own or have possession of any property that poses or is alleged to pose a  Yes, and Exhibit C is attached and made a part of this petition.  No.  Exhibit		bhc health or safety?		
(To be completed by every individual debtor. If a joint petition is filed, each spouse must Exhibit D, completed and signed by the debtor, is attached and made a part of this part of this is a joint petition:  Exhibit D, also completed and signed by the joint debtor, is attached and made a part of this	petition.			
Information Regarding (Check any appl Debtor has been domiciled or has had a residence, principal place of preceding the date of this petition or for a longer part of such 180 days	icable box.) of business, or principal assets in this District 4	or 180 days immediately		
There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.				
Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.				
Certification by a Debtor Who Resides a (Check all application)				
Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)				
(Name of landlord that obtained judgment)				
	(Address of landlord)			
Debtor claims that under applicable nonbankruptcy law, there are ci entire monetary default that gave rise to the judgment for possession	ircumstances under which the debtor would be p n, after the judgment for possession was entered	permitted to cure the , and		
	Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing			
Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).				

B1 (	Official Form 1) 전염실 15-39172 Doc 1 Filed 11/17/15	Entered 11/17/15 14:35:47 Desc Main Page 3
	luntary Petition  Document  play page must be completed and filed in every case.)	Page 3 of 9
		natures
	Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative
and [lf che	eclare under penalty of perjury that the information provided in this petition is true d correct.  petitioner is an individual whose debts are primarily consumer debts and has usen to file under chapter 7, 11, 12, 13 of title 11, United States Code, understand the relief available under each such	and correct, that I am the foreign representative of a debtor in a foreign proceeding
cha	pter, and choose to proceed under chapter 7.	
[lf hav	no attorney represents me and no bankruptcy petition preparer signs the petition] I be obtained and read the notice required by 11 U.S.C. § 342(b).	I request relief in accordance with chapter 15 of title 11, United States Code.  Certified copies of the documents required by 11 U.S.C. § 1515 are attached.
J r spe	equest relief in accordance with the chapter of title 11, United States Code, cified in this petition.	Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.
Х	Signature of Debtor  Output  Debtor	X (Signature of Foreign Representative)
х		
	Signature of Joint Debtor 773 233 3014  Telephone Number (if not represented by attorney)	(Printed Name of Foreign Representative)
	Date 11/17/2015	Date
	Signature of Attorney*	Signature of Non-Attorney Bankruptcy Petition Preparer
X	Signature of Attorney for Debtor(s)	I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have
	Printed Name of Attorney for Debtor(s)	provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or
	Firm Name	guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.
	Address	
	Telephone Number	Printed Name and title, if any, of Bankruptcy Petition Preparer
certi	Date  a case in which § 707(b)(4)(D) applies, this signature also constitutes a fication that the attorney has no knowledge after an inquiry that the information e schedules is incorrect.	Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)
2	Signature of Debtor (Corporation/Partnership)	
I dec and debt	clare under penalty of perjury that the information provided in this petition is true correct, and that I have been authorized to file this petition on behalf of the or.	Address
The Code	debtor requests the relief in accordance with the chapter of title 11, United States e, specified in this petition.	X Signature
X		Date
	Signature of Authorized Individual	
	Printed Name of Authorized Individual	Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above.
	Title of Authorized Individual	Names and Social-Security numbers of all other individuals who prepared or assisted
	Date	in preparing this document unless the bankruptcy petition preparer is not an individual.
		If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.
		A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11115 C \$ 110-18 U.S.C. \$ 156

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B 1D (Official Form 1, Exhibit D) (12/09)

### UNITED STATES BANKRUPTCY COURT

In re Taurence B	( <u>)</u>	Case No.	
Debtor		(if known)	

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

☐ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.

2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.

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w.								
В	1D	(Official	Form	1	Exh	DM	12/091	Cont

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☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

- ☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
  - ☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
  - Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
    - ☐ Active military duty in a military combat zone.
- ☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: January V. Perol Date: 11/17/2015

### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In Re:	)	
Debtor(s) Tauvence Reed 1443 W. 99 th Stree Chicago, 16 60643	) ) ) )	Case No. Chapter 3

#### List of Creditors

Bank of America	
Empire College	
3035 Cleveland AVE	
Santa Rosa, CA 95403 (707) 546-4000	
US Bank	
Done Rite Recovery Services, IN	
3056 E. 170 th Street	
Lausing, 11 60438	
Harring too Barres	
The Hunting Loss National Rout	
AHN: consumer Cash NCINIO 2361 Morse Road Columbus, OH 43229	

B 201B (Form 2016) (Form 2016)

## UNITED STATES BANKRUPTCY COURT

In re Tauvence head	
Debtor	Case No.
	Chapter 15
CERTIFICATION OF NOTICE UNDER § 342(b) OF THI	
I, the [non-attorney] bankruptcy petition preparer signing the attached notice, as required by § 342(b) of the Bankruptcy Code.	Bankruptcy Petition Preparer e debtor's petition, hereby certify that I delivered to the debtor the
Printed name and title if any, of Bankrupicy Petition Preparer Address:	Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person, or partner of the bankruptcy petition preparer.) (Required 11 U.S.C. § 110.)
Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.	
Certification of I (We), the debtor(s), affirm that I (we) have received and reaction.	of the Debtor ad the attached notice, as required by § 342(b) of the Bankruptcy
Printed Name(s) of Debtor(s)	X Daniero V Ros 117/2015 Signature of Debtor Date
Case No. (if known)	XSignature of laint Debtor (if any)

Instructions: Attach a copy of Form B 201A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) only if the certification has NOT been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

#### UNITED STATES BANKRUPTCY COURT

# NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <a href="before">before</a> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335)
Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny

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your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

# <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

### Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

## 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at <a href="http://www.uscourts.gov/bkforms/bankruptcy">http://www.uscourts.gov/bkforms/bankruptcy</a> forms.html#procedure.